

Premium Rate Increase History Section

Nationwide Premium Rate Increase History Section - Companies No Longer Offering New Business In California

LTC Rate History Information for: STONEBRIDGE LIFE INSURANCE COMPANY

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		AL	25%	25%	05/12/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		AL	15%	15%	08/04/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AL	25.00%	25.00%	5/12/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AL	15.00%	15.00%	8/4/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AL	25%	25%	5/12/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AL	15%	15%	8/4/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AZ	25%	25%	5/21/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		AZ	25.00%	25.00%	5/21/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		AZ	25%	25%	05/21/2001	08/08/2001

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		CT	15%	15%	1997	4/10/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		CT	15.00%	15.00%	1997	4/10/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		CT	15%	15%		04/10/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		DE	25%	25%		9/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		DE	15%	15%	08/22/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		DE	25%	25%	09/22/2001	09/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		DE	25.00%	25.00%		9/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		DE	15.00%	15.00%	8/22/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		DE	15%	15%	8/22/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	25.00%	14.00%	8/10/2004	11/29/2004

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	25%	10%	2/26/2008	6/12/2008
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		GA	15%	15%	07/23/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		GA	20%	8%	07/23/2003	10/15/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	25%	14%	8/10/2004	11/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	25%	10%	2/15/2007	5/30/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	20.00%	8.00%	7/23/2003	10/15/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	20%	8%	7/23/2003	10/15/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	15.00%	15.00%	7/23/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	15%	15%	7/23/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		GA	25.00%	10.00%	2/15/2007	5/30/2007

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	25.00%	25.00%	6/4/2004	9/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	25.00%	25.00%	5/30/2001	7/16/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	25.00%	25.00%	1/10/2007	3/22/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	25%	25%	6/4/2004	9/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	25%	20%	6/9/2008	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	25%	25%	5/30/2001	7/16/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	20.00%	20.00%	5/13/2003	9/6/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		IA	20%	20%	05/13/2003	09/06/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	20%	20%	5/13/2003	9/6/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IA	25%	20%	1/10/2007	3/22/2007

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		IA	20%	20%	06/04/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		IA	25%	25%	05/30/2001	07/16/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL		20.00%	7/28/2003	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL	25.00%	25.00%	3/15/2007	5/27/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL	25.00%	25.00%	10/28/2004	5/23/2005
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL	25%	25%	3/15/2007	5/27/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL	25%	25%	10/28/2004	5/23/2005
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL	0%	25%	3/17/2008	6/10/2008
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL		25.00%		8/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IL		20%	7/28/2003	

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		IL	25%		25% 08/22/2001	08/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		IL	20%		20% 07/28/2003	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	20%		20% 10/7/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	25%		25% 6/29/2001	8/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	25%		25% 7/7/2004	1/23/2005
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	25.00%		25.00% 3/21/2007	6/5/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	25.00%		25.00% 6/29/2001	8/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	25.00%		25.00% 7/7/2004	1/23/2005
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	25%		25% 3/21/2007	6/5/2007

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	20.00%	20.00%	10/7/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		IN	25%	25%	06/29/01	08/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		IN	20%	20%	10/07/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		IN	25%	25%	2/5/2008	6/5/2008
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15%	15%	7/12/2004	11/14/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15.00%	15.00%	8/8/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15.00%	15.00%	7/12/2004	11/14/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15.00%	15.00%	6/20/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15%	15%	8/8/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15%	15%	6/20/2001	8/8/2001

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15%	15%	3/14/2007	5/21/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15%	15%	2/8/2008	5/21/2008
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		KY	15%	15%	06/20/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		KY	15%	15%	08/08/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		KY	15.00%	15.00%	3/14/2007	5/21/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	25.00%	25.00%	4/17/2001	6/15/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	20%	20%	10/20/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	15%	15%	7/21/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	15.00%	15.00%	7/21/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	19.00%	19.00%	10/12/2004	7/3/2005

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	25%	20%	8/30/2007	10/16/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	25%	25%	4/17/2001	6/15/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		MO	19%	19%	10/12/2004	7/3/2005
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		MO	25%	25%	04/17/2001	06/15/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		MO	20%	20%	10/20/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		MO	15%	15%	07/21/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	15.00%	15.00%	8/20/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	25%	25%	5/21/2001	7/16/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	25%	25%	3/6/2007	4/18/2007

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	20.00%	20.00%	5/23/2003	8/22/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	20%	20%	5/23/2003	8/22/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	25.00%	25.00%	3/6/2007	4/18/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	19%	19%	7/19/2004	10/9/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		NE	15%	15%	08/20/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	15%	15%	8/20/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		NE	20%	20%	05/23/2003	08/22/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NE	19.00%	19.00%	7/19/2004	10/9/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		NE	25%	25%	05/21/2001	07/16/2001

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		NJ	20%	20%	07/28/2003	09/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		NJ	25%	25%	07/12/01	08/22/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		NJ		19%		
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	25%	25%	exmptdates	6/24/2008
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	25.00%	25.00%	7/12/2001	8/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		NJ	15%	15%		04/03/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	25%	25%	12/26/2006	5/17/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	25.00%	25.00%	12/26/2006	5/17/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	20.00%	20.00%	7/28/2003	9/8/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	20%	20%	7/28/2003	9/8/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	19.00%	19.00%	5/21/2004	9/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	19%	19%	5/21/2004	9/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	15.00%	15.00%	1997	4/3/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	15%	15%	1997	4/3/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ		19.00%	N/A	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ		19%	N/A	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NJ	25%	25%	7/12/2001	8/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NM	15%	15%	9/10/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NM	15.00%	15.00%	9/10/1997	1/17/1998

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		NM	15%	15%	09/10/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NM	25%	25%	5/1/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		NM	25.00%	25.00%	5/1/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		NM	25%	25%	05/01/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		OH	20%	20%	05/19/2003	09/06/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		OH	25%	25%	05/14/2001	06/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		OH	15%	15%	08/19/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	25.00%	25.00%	5/14/2001	6/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		OH	19%	19%	06/15/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	15%	15%	8/19/1997	1/17/1998

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	15.00%	15.00%	8/19/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	19%	19%	6/15/2004	9/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	19.00%	19.00%	6/15/2004	9/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	20%	20%	5/19/2003	9/6/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	20.00%	20.00%	5/19/2003	9/6/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	25%	25%	2/28/2008	5/15/2008
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	25%	25%	3/14/2007	5/10/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	25.00%	25.00%	3/14/2007	5/10/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OH	25%	25%	5/14/2001	6/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OK	15%	15%	8/11/1997	1/17/1998

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OK	15.00%	15.00%	8/11/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OK	15.00%	15.00%	5/7/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		OK	15%	15%	08/11/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		OK	15%	15%	05/07/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		OK	15%	15%	5/7/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	15.00%	15.00%	7/23/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	25.00%	25.00%	8/2/2004	10/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	25.00%	25.00%	6/27/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	25%	25%	8/2/2004	10/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	25%	25%	6/27/2001	8/8/2001

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	25.00%	25.00%	6/29/2007	9/3/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		TN	15%	15%	07/23/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		TN	25%	25%	06/27/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	15%	15%	7/23/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TN	25%	25%	6/29/2007	9/3/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	25.00%	25.00%	7/14/2004	12/28/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	20.00%	20.00%	6/19/2003	9/6/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	25%	22%	12/18/2007	3/14/2008
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		TX	20%	20%	06/19/03	09/06/03
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		TX	15%	15%	08/20/1997	01/17/1998

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	25%	25%	7/14/2004	12/28/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	15%	15%	8/20/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	15.00%	15.00%	8/20/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		TX	20%	20%	6/19/2003	9/6/2003
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		VA	19%	19%	06/01/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	15%	15%	1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	25.00%	25.00%	4/17/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	25.00%	25.00%	1/9/2007	4/19/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		VA	25%	25%	04/17/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	15.00%	15.00%	1997	1/17/1998

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	19%	19%	6/1/2004	10/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	19.00%	19.00%	6/1/2004	10/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	25%	25%	1/9/2007	4/19/2007
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	25%	25%	2/1/2008	6/6/2008
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		STONEBRIDGE LIFE INS. CO.	1996	Group	COMP-NTQ		VA	15%	15%		01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	GC145 LTC GROUP		J C PENNEY LIFE INSURANCE CO	1996	Group	COMP-NTQ		VA	25%	25%	4/17/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ	CA		15%	15%	09/22/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ	CA		20%	20%	05/12/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ	CA		20%	20%	06/25/03	08/15/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ	CA		25%	25%	03/05/2002	05/07/2002

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ	CA		25%	25%	12/13/1999	02/08/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA	AL	15%	15%	7/11/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA	AL	15.00%	15.00%	7/11/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ	CA	AL	15%	15%	07/11/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AL	25%	25%	5/2/2001	7/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		AL	25%	25%	05/02/2001	07/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AL	25.00%	25.00%	5/2/2001	7/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AR	15%	15%	6/30/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		AR	15%	15%	06/30/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AR	15.00%	15.00%	6/30/1997	9/17/1997

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AR	25%	25%	4/30/2008	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AR	35%	35%	2/1/2005	5/1/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AR	35.00%	35.00%	2/1/2005	5/1/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	20%	20%	3/6/2003	6/8/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	35.00%	20.00%	5/12/2004	8/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	35%	20%	5/12/2004	8/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	25.00%	25.00%	1/10/2001	4/10/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	25.00%	10.00%	2/27/2007	5/24/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	25%	25%	1/10/2001	4/10/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	25%	13%	1/9/2008	

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	20.00%	20.00%	3/6/2003	6/8/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		AZ	20%	20%	03/06/2003	06/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		AZ	25%	25%	01/10/2001	04/10/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		AZ	35%	20%	05/12/2004	08/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	25%	10%	2/27/2007	5/24/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20%	20%	6/25/2003	8/15/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25%	25%	3/5/2002	5/7/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	15%	15%	9/22/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	15.00%	15.00%	9/22/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20%	20%	5/12/2004	8/29/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25%	25%	12/13/1999	2/8/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25%	5%	6/26/2007	8/15/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25.00%	25.00%	12/13/1999	2/8/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25.00%	25.00%	3/5/2002	5/7/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25.00%	5.00%	6/26/2007	8/15/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20.00%	20.00%	5/12/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20.00%	20.00%	6/25/2003	8/15/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	20%	20%	6/18/2003	7/30/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		CO	15%	15%	08/20/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	15%	15%	8/20/1997	1/17/1998

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	25.00%	25.00%	12/17/1999	2/3/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	25.00%	15.00%	9/11/2001	10/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	25%	25%	7/18/2007	8/29/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	25%	25%	12/17/1999	2/3/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	25%	15%	9/11/2001	10/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	20.00%	20.00%	5/27/2004	8/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	15.00%	15.00%	8/20/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		CO	25%	25%	12/17/1999	02/03/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	20.00%	20.00%	6/18/2003	7/30/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	20%	20%	5/27/2004	8/8/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CT	15%	15%	1997	4/3/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CT	15.00%	15.00%	1997	4/3/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		FL	20%	10%	10/8/2002	4/10/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		FL	20.00%	10.00%	10/8/2002	4/10/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		FL	33%	27%	1/20/2004	5/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		FL	33.00%	27.00%	1/20/2004	5/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	35%	15%	8/10/2004	1/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	20.00%	10.00%	7/23/2003	10/15/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	15%	15%	6/30/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	20%	10%	7/23/2003	10/15/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	25%	10%	3/14/2008	6/19/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	25%	12%	11/1/2006	1/31/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	25.00%	12.00%	11/1/2006	1/31/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	35.00%	15.00%	8/10/2004	1/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	15.00%	15.00%	6/30/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	25%	20%	6/9/2008	8/5/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	25.00%	25.00%	1/29/2007	3/29/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	20%	20%	3/14/2003	5/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	25%	25%	6/28/2001	8/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	25%	25%	1/29/2007	3/29/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	25.00%	25.00%	6/28/2001	8/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	35%	35%	6/8/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	35.00%	35.00%	6/8/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	20.00%	20.00%	3/14/2003	5/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25%	25%	4/12/2002	5/30/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	15%	15%	10/2/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	15.00%	15.00%	10/2/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	20%	20%	3/19/2003	5/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	20.00%	20.00%	3/19/2003	5/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25%	25%	10/3/2006	12/18/2006

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		ID	20%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		ID	20%	20%	03/19/2003	05/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25%	25%	12/13/1999	2/3/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		ID	25%	25%	12/13/1999	02/03/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25%	25%	9/26/2007	12/18/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25.00%	25.00%	12/13/1999	2/3/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25.00%	25.00%	4/12/2002	5/30/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25.00%	25.00%	10/3/2006	12/18/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		ID	25%	25%	04/12/2002	05/30/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25.00%	25.00%	7/10/2001	8/29/2001

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	10/25/2007	4/17/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	2/7/2007	4/17/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	7/10/2001	8/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		IL	15%	15%		05/24/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		IL	25%	25%	07/10/01	08/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		IL	25%	25%	01/05/2000	03/26/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25.00%	25.00%	1/5/2000	3/26/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		IL	20%	20%	07/09/03	09/06/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25.00%	25.00%	2/7/2007	4/17/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20.00%	20.00%	7/9/2003	9/6/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20.00%	20.00%	5/21/2004	9/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20%	20%	7/9/2003	9/6/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20%	20%	5/21/2004	9/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	15.00%	15.00%	1997	5/24/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	15%	15%	1997	5/24/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	1/5/2000	3/26/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		IL	20%	20%	05/21/2004	05/21/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		IN	35%	35%	05/14/2004	07/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		IN	15%	15%	07/23/2001	09/08/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		IN		35%	07/30/2004	07/30/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	35%	35%	5/14/2004	7/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	25.00%	25.00%	10/23/2006	12/23/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	25%	25%	9/22/2007	1/9/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	25%	25%	10/23/2006	12/23/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	15.00%	15.00%	7/23/2001	9/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	15%	15%	7/23/2001	9/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	35.00%	35.00%	5/14/2004	7/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	11/14/2006	1/16/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	12/13/2004	7/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	11/14/2006	1/16/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	11/19/2007	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	12/13/2004	7/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	2/4/2000	3/12/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	5/9/2003	7/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	6/20/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	2/4/2000	3/12/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	8/8/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		KY	15%	15%	06/20/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	5/9/2003	7/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	6/20/2001	8/8/2001

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	8/8/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		KY	15%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		KY	15%	15%	02/04/2000	03/12/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		KY	15%	15%	05/09/2003	07/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		KY	15%	15%	08/08/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	20.00%	20.00%	2/26/2003	5/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		LA	35%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	15%	15%	6/20/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	15.00%	15.00%	6/20/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	20%	20%	2/26/2003	5/24/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	25%	25%	4/25/2001	6/23/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	35%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	25.00%	25.00%	4/25/2001	6/23/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		LA	35.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		LA	25%	25%	04/25/2001	06/23/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		LA	20%	20%	02/26/2003	05/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		LA	15%	15%	06/20/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MI	20%	20%	03/26/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MI	20%	20%	06/10/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MI	25%	25%	01/27/2000	03/12/2000

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25.00%	25.00%	1/19/2007	3/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MI	25%	25%	04/13/2001	06/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MI	15%	15%	09/03/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25%	25%	4/13/2001	6/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	15%	15%	9/3/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	15.00%	15.00%	9/3/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20%	20%	3/26/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20%	20%	6/10/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20.00%	20.00%	3/26/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20.00%	20.00%	6/10/2004	8/22/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25%	25%	1/19/2007	3/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25%	25%	1/27/2000	3/12/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25.00%	25.00%	4/13/2001	6/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25%	25%	11/8/2007	3/7/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25.00%	25.00%	1/27/2000	3/12/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MO	25%	25%	04/17/2001	06/08/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25.00%	25.00%	4/12/2007	7/11/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25.00%	25.00%	12/17/1999	2/3/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25%	25%	4/17/2001	6/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25%	25%	4/12/2007	7/11/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25%	25%	12/17/1999	2/3/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25%	25%	10/17/2007	7/11/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MO	15%	15%	06/26/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MO	20%	20%	10/20/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	15%	15%	6/26/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MO	25%	25%	12/17/1999	02/03/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	20.00%	20.00%	7/15/2004	1/16/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	20.00%	20.00%	10/20/2003	11/29/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	20%	20%	7/15/2004	1/16/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	20%	20%	10/20/2003	11/29/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25.00%	25.00%	4/17/2001	6/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	15.00%	15.00%	6/26/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MO	20%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25%	25%	7/11/2007	9/25/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25%	25%	5/28/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25.00%	25.00%	5/28/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MS	15%	15%	06/27/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25.00%	25.00%	4/27/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25%	25%	4/27/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	15.00%	15.00%	6/27/1997	9/17/1997

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	15%	15%	6/27/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MS	25%	25%	04/27/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MS	25%	25%	05/28/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25.00%	25.00%	7/11/2007	9/25/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	15.00%	15.00%	6/28/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	35%	35%	7/16/2004	12/19/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	25.00%	25.00%	4/18/2001	6/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	25%	25%	4/18/2001	6/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	20%	20%	9/17/2003	10/30/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MT	35%			

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	15%	15%	6/28/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	35.00%	35.00%	7/16/2004	12/19/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MT	15%	15%	06/28/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MT	20%	20%	09/17/2003	10/30/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		MT	25%	25%	04/18/2001	06/08/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	20.00%	20.00%	9/17/2003	10/30/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25%	18%	12/11/2001	2/23/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	15.00%	15.00%	8/8/1997	9/24/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	20.00%	20.00%	4/28/2003	6/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25%	25%	6/17/2004	9/6/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25.00%	18.00%	12/11/2001	2/23/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25.00%	25.00%	6/17/2004	9/6/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NC	15%	15%	08/08/1997	09/24/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	15%	15%	8/8/1997	9/24/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NC	20%	20%	04/28/2003	06/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	20%	20%	4/28/2003	6/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NC	25%	18%	12/11/2001	02/23/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NC	25%	25%	06/17/2004	09/06/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NE	25%	25%	01/05/2000	02/17/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	1/5/2000	2/17/2000

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NE	15%	15%	07/31/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NE	20%	20%	03/20/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NE	25%	25%	05/22/2001	07/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NE	20%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20.00%	20.00%	6/17/2004	10/16/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	5/22/2001	7/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25.00%	25.00%	5/22/2001	7/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25.00%	25.00%	1/5/2000	2/17/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25.00%	25.00%	1/23/2007	3/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	1/23/2007	3/7/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20.00%	20.00%	3/20/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20%	20%	6/17/2004	10/16/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20%	20%	3/20/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	15.00%	15.00%	7/31/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	15%	15%	7/31/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	11/20/2007	3/7/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	20.00%	20.00%	3/20/2003	5/16/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NM	15%	15%	08/19/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25%	25%	5/1/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NM	20%	20%	03/20/2003	05/16/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NM	25%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NM	25%	25%	05/01/2001	06/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	15%	15%	8/19/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	20%	20%	3/20/2003	5/16/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25%	25%	11/14/2006	5/2/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25%	25%	11/17/2006	5/2/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25.00%	25.00%	5/1/2001	6/22/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	15.00%	15.00%	8/19/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25.00%	25.00%	11/14/2006	5/2/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25.00%	25.00%	5/22/2001	8/8/2001

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NV	20%	20%	04/04/2003	06/22/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NV	25%	25%	01/19/2000	03/05/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NV	25%	25%	05/22/2001	08/08/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		NV	25%	25%	05/30/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25.00%	25.00%	5/30/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25.00%	25.00%	1/19/2000	3/5/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25%	25%	5/30/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25%	25%	5/22/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25%	25%	1/19/2000	3/5/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	20.00%	20.00%	4/4/2003	6/22/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	20%	20%	4/4/2003	6/22/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20%	20%	3/18/2003	5/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	5/15/2001	7/9/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25.00%	25.00%	12/14/1999	2/3/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OH	25%	25%	05/15/2001	07/09/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25.00%	25.00%	10/10/2006	12/20/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OH	20%	20%	03/18/2003	05/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	5/1/2008	7/9/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	12/14/1999	2/3/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	10/10/2006	12/20/2006

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20.00%	20.00%	5/27/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20%	20%	5/27/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	15.00%	15.00%	8/8/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OH	20%	20%	05/27/2004	08/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	15%	15%	8/8/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OH	25%	25%	12/14/1999	02/03/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25.00%	25.00%	5/15/2001	7/9/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20.00%	20.00%	3/18/2003	5/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OH	15%	15%	08/08/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	11/29/2006	5/7/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	11/29/2006	5/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	11/29/2006	5/7/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	3/4/2003	6/8/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	6/22/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	8/24/2004	12/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	3/4/2003	6/8/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	6/22/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	7/31/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	8/24/2004	12/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OK	15%			

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OK	15%	15%	03/04/2003	06/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OK	15%	15%	06/22/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OK	15%	15%	07/31/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	7/31/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		OR	15%	15%	07/14/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OR	15%	15%	7/14/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OR	15.00%	15.00%	7/14/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		PA	25%	25%	04/01/2002	05/16/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		PA	35%	35%	07/14/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	35.00%	35.00%	7/14/2004	

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	35%	35%	7/14/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	25%	25%	4/1/2002	5/16/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	25%	15%	1/30/2008	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		PA	20%	20%	06/18/03	08/23/03
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	20.00%	20.00%	6/18/2003	8/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	20%	20%	6/18/2003	8/23/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	25.00%	25.00%	4/1/2002	5/16/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	15.00%	15.00%	6/27/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	35.00%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	35%			

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	25%	25%	5/8/2001	7/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	15%	15%	6/27/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		SD	15%	15%	06/27/97	09/17/97
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		SD	25%	25%	05/08/2001	07/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		SD	35%			
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		SD	25.00%	25.00%	5/8/2001	7/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25.00%	25.00%	5/18/2001	6/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25.00%	25.00%	1/7/2000	2/17/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	15%	15%	7/23/1997	9/24/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	15.00%	15.00%	7/23/1997	9/24/1997

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20%	20%	3/13/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20%	20%	6/17/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20.00%	20.00%	3/13/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20.00%	20.00%	6/17/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25%	25%	5/18/2001	6/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TN	20%	20%	03/13/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TN	25%	25%	05/18/2001	06/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25%	25%	1/7/2000	2/17/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TN	20%	20%	06/17/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TN	15%	15%	07/23/1997	09/24/1997

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TN	25%	25%	01/07/2000	02/17/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TX	15%	15%		01/17/98
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TX	25%	20%	07/02/2004	04/08/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TX	20%	20%	10/22/2003	03/16/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	15%	15%	1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	15.00%	15.00%	1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	20%	20%	10/22/2003	3/16/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	20.00%	20.00%	10/22/2003	3/16/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25%	20%	7/2/2004	4/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25%	20%	7/2/2004	6/28/2005

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25%	25%	1/23/2007	4/13/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25.00%	20.00%	1/23/2007	4/13/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25.00%	20.00%	7/2/2004	4/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25.00%	20.00%	7/2/2004	6/28/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		UT	25%	25%	11/14/2007	2/25/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		WV	35%	35%	06/30/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		WV	20%	20%	03/18/2003	06/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	20%	20%	3/18/2003	6/8/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	20.00%	20.00%	3/18/2003	6/8/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	25%	25%	1/12/2007	3/11/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	25%	25%	10/11/2007	3/12/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	25.00%	25.00%	1/12/2007	3/11/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	35%	35%	6/30/2004	9/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D425 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	35.00%	35.00%	6/30/2004	9/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ	CA		20%	20%	05/12/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20.00%	20.00%	5/12/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25.00%	5.00%	6/26/2007	8/15/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25%	5%	6/26/2007	8/15/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20%	20%	5/12/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ	CA		20%	20%	05/12/2004	08/29/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ	CA	AR	35.00%	35.00%	2/1/2005	5/1/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA	AR	35%	35%	2/1/2005	5/1/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ	CA	AZ	35%	20%	5/12/2004	8/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ	CA	AZ	35.00%	20.00%	5/12/2004	8/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ	CA	AZ	25.00%	10.00%	2/27/2007	5/24/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ	CA	AZ	35%	20%	05/12/2004	08/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AR	25%	25%	4/30/2008	
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	25%	13%	1/9/2008	
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		AZ	25%	10%	2/27/2007	5/24/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20.00%	20.00%	5/12/2004	8/29/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25.00%	5.00%	6/26/2007	8/15/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	20%	20%	5/12/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CA	25%	5%	6/26/2007	8/15/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		CO	20%	20%	05/27/2004	08/08/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	25%	25%	7/18/2007	8/29/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		CO	20.00%	20.00%	5/27/2004	8/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		CO	20%	20%	5/27/2004	8/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	35%	15%	8/10/2004	1/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	25%	10%	3/14/2008	6/19/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		GA	25.00%	12.00%	11/1/2006	1/31/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		GA	35.00%	15.00%	8/10/2004	1/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		GA	25%	12%	11/1/2006	1/31/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	25%	20%	6/9/2008	8/5/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	25%	25%	1/29/2007	3/29/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	35%	35%	6/8/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IA	35%	35%	5/13/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		IA	35%	35%	05/13/2004	08/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IA	25.00%	25.00%	1/29/2007	3/29/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IA	35.00%	35.00%	5/13/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IA	35.00%	35.00%	6/8/2004	8/23/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25%	25%	9/26/2007	12/18/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		ID	25%	25%	10/3/2006	12/18/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IL	25.00%	25.00%	7/10/2001	8/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IL	25.00%	25.00%	2/7/2007	4/17/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IL	20.00%	20.00%	7/9/2003	9/6/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IL	20.00%	20.00%	5/21/2004	9/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IL	15.00%	15.00%	1997	5/4/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20%	20%	5/21/2004	9/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	10/25/2007	4/17/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	7/10/2001	8/29/2001

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	20%	20%	7/9/2003	9/6/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	25%	25%	2/7/2007	4/17/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IL	15%	15%	1997	5/4/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		IL	20%	20%	05/21/2004	05/21/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		IL	25%	25%	07/10/01	08/29/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		IL	15%	15%		05/04/98
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		IL	20%	20%	07/09/03	09/06/03
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IN	25.00%	25.00%	10/23/2006	12/23/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	25%	25%	10/23/2006	12/23/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		IN	35.00%	35.00%	5/14/2004	7/30/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		IN	35%	35%	05/14/2004	07/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	35%	35%	5/14/2004	7/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		IN	25%	25%	9/22/2007	1/9/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		KY	15%	15%	08/08/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	12/13/2004	7/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	8/8/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	6/20/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	8/8/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	5/9/2003	7/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	5/9/2003	7/24/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	11/14/2006	1/16/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		KY	15%	15%	06/20/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		KY	15%	15%	05/09/2003	07/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	6/20/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		KY	15%	15%	11/19/2007	
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	11/14/2006	1/16/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		KY	15.00%	15.00%	12/13/2004	7/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		MI	20%	20%	06/10/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		MI	25.00%	25.00%	1/19/2007	3/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		MI	20.00%	20.00%	6/10/2004	8/22/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25%	25%	1/19/2007	3/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	20%	20%	6/10/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MI	25%	25%	11/8/2007	3/7/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		MO	20.00%	20.00%	7/15/2004	1/16/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25%	25%	10/17/2007	7/11/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		MO	25.00%	25.00%	4/12/2007	7/11/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	25%	25%	4/12/2007	7/11/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MO	20%	20%	7/15/2004	1/16/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25%	25%	5/28/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		MS	25%	25%	05/28/2004	08/22/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		MS	25.00%	25.00%	5/28/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		MS	25.00%	25.00%	7/11/2007	9/25/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MS	25%	25%	7/11/2007	9/25/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		MT	35%	35%	7/16/2004	12/19/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		MT	35.00%	35.00%	7/16/2004	12/19/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NC	25%	25%	6/17/2004	9/6/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		NC	25%	25%	06/17/2004	09/06/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		NC	25.00%	25.00%	6/17/2004	9/6/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		NE	25.00%	25.00%	5/22/2001	7/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		NE	25.00%	25.00%	1/23/2007	3/7/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		NE	20.00%	20.00%	6/17/2004	10/16/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		NE	20%	20%	03/20/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		NE	15%	15%	07/31/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		NE	20.00%	20.00%	3/20/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		NE	15.00%	15.00%	7/31/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	15%	15%	7/31/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	5/22/2001	7/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20%	20%	6/17/2004	10/16/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	11/20/2007	3/7/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	25%	25%	1/23/2007	3/7/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		NE	25%	25%	05/22/2001	07/30/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NE	20%	20%	3/20/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		NM	25.00%	25.00%	11/14/2006	5/2/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25%	25%	11/17/2006	5/2/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NM	25%	25%	11/14/2006	5/2/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		NV	25%	25%	05/30/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		NV	25.00%	25.00%	5/30/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		NV	25%	25%	5/30/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		OH	25%	25%	05/15/2001	07/09/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OH	20.00%	20.00%	3/18/2003	5/24/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OH	15.00%	15.00%	8/8/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	5/1/2008	7/9/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	10/10/2006	12/20/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20%	20%	5/27/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	15%	15%	8/8/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	20%	20%	3/18/2003	5/24/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OH	25.00%	25.00%	5/15/2001	7/9/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OH	25%	25%	5/15/2001	7/9/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		OH	15%	15%	08/08/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		OH	20%	20%	03/18/2003	05/24/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		OH	20%	20%	05/27/2004	08/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OH	25.00%	25.00%	10/10/2006	12/20/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OH	20.00%	20.00%	5/27/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	11/29/2006	5/7/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	11/29/2006	5/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	3/4/2003	6/8/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	8/24/2004	12/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	7/31/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	6/22/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	3/4/2003	6/8/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		OK	15%	15%	03/04/2003	06/08/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	6/22/2001	8/8/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		OK	15%	15%	11/29/2006	5/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	7/31/1997	9/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		OK	15%	15%	07/31/1997	09/17/1997
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		OK	15%	15%	06/22/01	08/08/01
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		OK	15.00%	15.00%	8/24/2004	12/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	35%	35%	7/14/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		PA	35.00%	35.00%	7/14/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		PA	25%	15%	1/30/2008	

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		TN	20.00%	20.00%	6/17/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20%	20%	6/17/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	20%	20%	3/13/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	15%	15%	7/23/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		TN	20.00%	20.00%	3/13/2003	5/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		TN	20%	20%	03/13/2003	05/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TN	25%	25%	05/18/2001	06/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	COMP-NTQ		TN	15%	15%	07/23/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TN	25%	25%	5/18/2001	6/29/2001
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		TN	25.00%	25.00%	5/18/2001	6/29/2001

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		TN	20%	20%	06/17/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		TN	15.00%	15.00%	7/23/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		TX	25.00%	25.00%	1/23/2007	4/13/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25%	20%	7/2/2004	6/28/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		TX	25%	25%	1/23/2007	4/13/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		TX	25.00%	20.00%	7/2/2004	6/28/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		UT	25%	25%	11/14/2007	2/25/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		WV	35.00%	35.00%	6/30/2004	9/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	35%	35%	6/30/2004	9/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	25%	25%	1/12/2007	3/11/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	COMP-NTQ		WV	25%	25%	10/11/2007	3/12/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		J C PENNEY INS CO	1996	Individual	COMP-NTQ		WV	25.00%	25.00%	1/12/2007	3/11/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D430 LTC		STONEBRIDGE INSURANCE COMPANY	1996	Individual	COMP-NTQ		WV	35%	35%	06/30/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ	CA		25%	25%	12/13/1999	02/08/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ	CA		25%	25%	03/05/2002	05/07/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ	CA		20%	20%	06/25/03	08/15/03
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ	CA		15%	15%	09/22/1997	01/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA	AR	35%	35%	2/1/2005	5/1/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA	AR	35.00%	35.00%	2/1/2005	5/1/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA	AZ	25.00%	20.00%	2/27/2007	5/24/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA	AZ	35%	20%	5/12/2004	8/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ	CA	AZ	35.00%	20.00%	5/12/2004	8/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ	CA	AZ	35%	20%	05/12/2004	08/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		AR	25%	25%	4/30/2008	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		AZ	25%	13%	1/9/2008	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		AZ	25%	10%	2/27/2007	5/24/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	25.00%	25.00%	12/13/1999	2/8/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	25%	25%	3/5/2002	5/7/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	25.00%	25.00%	3/5/2002	5/7/2002
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	20.00%	20.00%	6/25/2003	8/15/2003

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	25%	25%	12/13/1999	2/8/2000
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	15%	15%	9/22/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	20%	20%	6/25/2003	8/15/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CA	15.00%	15.00%	9/22/1997	1/17/1998
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		CO	20%	20%	05/27/2004	08/08/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CO	20.00%	20.00%	5/27/2004	8/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CO	25%	25%	7/18/2007	8/29/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		CO	20%	20%	5/27/2004	8/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		FL	20%	10%	10/08/2002	04/09/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		FL	33%	27%	1/20/2004	5/22/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		FL	33%	27%	01/20/2004	05/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		FL	20.00%	10.00%	10/8/2002	4/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		FL	20%	10%	10/8/2002	4/9/2003
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		FL	33.00%	27.00%	1/20/2004	5/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		GA	25%	10%	3/14/2008	6/19/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		GA	35%	15%	8/10/2004	1/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		GA	35.00%	15.00%	8/10/2004	1/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		GA	25%	12%	11/1/2006	1/31/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		GA	25.00%	12.00%	11/1/2006	1/31/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		IA	35%	35%	05/13/2004	08/23/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IA	35.00%	35.00%	6/8/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IA	35.00%	35.00%	5/13/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IA	35%	35%	6/8/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IA	35%	35%	5/13/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IA	25.00%	25.00%	1/29/2007	3/29/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IA	25%	25%	1/29/2007	3/29/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IA	25%	20%	6/9/2008	8/5/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		ID	25%	25%	9/26/2007	12/18/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		ID	25%	25%	10/3/2006	12/18/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IL	20.00%	20.00%	5/21/2004	9/23/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IL	25%	25%	10/25/2007	4/17/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IL	25%	25%	2/7/2007	4/17/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IL	25.00%	25.00%	2/7/2007	4/17/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		IL	20%	20%	05/21/2004	05/21/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IL	20%	20%	5/21/2004	9/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IN	25.00%	25.00%	10/23/2006	12/23/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IN	25%	25%	9/22/2007	1/9/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IN	35%	35%	5/14/2004	7/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IN	35.00%	35.00%	5/14/2004	7/30/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		IN	35%	35%	05/14/2004	07/30/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

<i>Company Name</i>	<i>Policy Form</i>	<i>Date Sold</i>	<i>Company From Which Policy Form Was Acquired</i>	<i>Date Acquired</i>	<i>Policy Type</i>	<i>Policy Category</i>	<i>Sold In California</i>	<i>Sold In Other States</i>	<i>Rate Increase Requested</i>	<i>Rate Increased Approved</i>	<i>Date Rate Increase Approved</i>	<i>Date Increased Was Issued To Policy Holders</i>
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		IN	25%	25%	10/23/2006	12/23/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		KY	15%	15%	11/14/2006	1/16/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		KY	15%	15%	11/19/2007	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		KY	15%	15%	12/13/2004	7/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		KY	15.00%	15.00%	11/14/2006	1/16/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		KY	15.00%	15.00%	12/13/2004	7/11/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MI	25%	25%	11/8/2007	3/7/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MI	25%	25%	1/19/2007	3/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MI	25.00%	25.00%	1/19/2007	3/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		MI	20%	20%	06/10/2004	08/22/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MI	20.00%	20.00%	6/10/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MI	20%	20%	6/10/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MO	20%	20%	7/15/2004	1/16/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MO	20.00%	20.00%	7/15/2004	1/16/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MO	25%	25%	10/17/2007	7/11/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MO	25%	25%	4/12/2007	7/11/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MO	25.00%	25.00%	4/12/2007	7/11/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MS	25%	25%	7/11/2007	9/25/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		MS	25%	25%	05/28/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MS	25.00%	25.00%	5/28/2004	8/22/2004

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MS	25%	25%	5/28/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MS	25.00%	25.00%	7/11/2007	9/25/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MT	35%	35%	7/16/2004	12/19/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		MT	35.00%	35.00%	7/16/2004	12/19/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NC	25%	25%	6/17/2004	9/6/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NC	25.00%	25.00%	6/17/2004	9/6/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		NC	25%	25%	06/17/2004	09/06/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NE	25.00%	25.00%	1/23/2007	3/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NE	25%	25%	11/20/2007	3/7/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NE	25%	25%	1/23/2007	3/7/2007

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NE	20%	20%	6/17/2004	10/16/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NE	20.00%	20.00%	6/17/2004	10/16/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NM	25%	25%	11/14/2006	5/2/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NM	25%	25%	11/17/2006	5/2/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NM	25.00%	25.00%	11/14/2006	5/2/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NV	25%	25%	5/30/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		NV	25.00%	25.00%	5/30/2004	8/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		NV	25%	25%	05/30/2004	08/29/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		OH	20%	20%	05/27/2004	08/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OH	25%	25%	10/10/2006	12/20/2006

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OH	25.00%	25.00%	10/10/2006	12/20/2006
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OH	20%	20%	5/27/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OH	25%	25%	5/1/2008	7/9/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OH	20.00%	20.00%	5/27/2004	8/23/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OK	15%	15%	11/29/2006	5/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OK	15%	15%	8/24/2004	12/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OK	15%	15%	11/29/2006	5/7/2008
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OK	15.00%	15.00%	8/24/2004	12/8/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		OK	15.00%	15.00%	11/29/2006	5/7/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		PA	35.00%	35.00%	7/14/2004	

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		PA	35%	35%	7/14/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		PA	25%	15%	1/30/2008	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		TN	20%	20%	6/17/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		TN	20%	20%	06/17/2004	08/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		TN	20.00%	20.00%	6/17/2004	8/22/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		TX	25%	25%	1/23/2007	4/13/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		TX	25.00%	20.00%	7/2/2004	6/28/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		TX	25%	20%	7/2/2004	6/28/2005
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		TX	25.00%	25.00%	1/23/2007	4/13/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		UT	25%	25%	11/14/2007	2/25/2008

Nationwide Premium Rate Increase History Section - Companies Not Offering New Business In California

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STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		STONEBRIDGE LIFE INS. CO.	1996	Individual	NHR-NTQ		WV	35%	35%	06/30/2004	
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		WV	35.00%	35.00%	6/30/2004	9/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		WV	35%	35%	6/30/2004	9/15/2004
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		WV	25.00%	25.00%	1/12/2007	3/11/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		WV	25%	25%	1/12/2007	3/11/2007
STONEBRIDGE LIFE INSURANCE COMPANY	D428 LTC		J C PENNEY LIFE INSURANCE CO	1996	Individual	NHR-NTQ		WV	25%	25%	10/11/2007	3/12/2008